

Information to identify the case:

Debtor 1	<u>Douglas W. Meade</u>	Social Security number or ITIN	xxx-xx-2645
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Suzanne E. Meade</u>	Social Security number or ITIN	xxx-xx-2258
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-23899-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas W. Meade

Suzanne E. Meade
aka Suzanne Minix

7/16/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Douglas W. Meade
Suzanne E. Meade
Debtors

Case No. 19-23899-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 16, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas W. Meade, Suzanne E. Meade, 44 Democrat Road, Mickleton, NJ 08056-1104
518357129	+ Aqua Finance, Inc, 2600 Pine Ridge Boulevard, Wausau, WI 54401-7800
518357133	Ford Motor Credit Company, PO Box, Omaha, NE 68154
518926127	+ Ford Motor Credit Company, LLC, John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
518445039	+ M&T Bank, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518399875	+ TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 16 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 16 2024 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518357129	^ MEBN	Jul 16 2024 20:36:30	Aqua Finance, Inc, 2600 Pine Ridge Boulevard, Wausau, WI 54401-7800
518357130	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 16 2024 21:01:02	Best Egg/SST, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
518357132	+ EDI: WFNNB.COM	Jul 17 2024 00:29:00	Comenity Bank/Victoria Secret, PO BOX 182789, Columbus, OH 43218-2789
518403492	Email/Text: EBNBKNOT@ford.com	Jul 16 2024 20:38:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
518407550	Email/Text: EBNBKNOT@ford.com	Jul 16 2024 20:38:00	Ford Motor Credit Company, LLC, PO BOX 62180, COLORADO SPRINGS CO 80962-4400
518376693	Email/Text: bk@freedomfinancialnetwork.com	Jul 16 2024 20:37:00	Freedom Financial Asset Management LLC, Po Box 2340, Phoenix, AZ 85002
518357134	Email/Text: bk@freedomfinancialnetwork.com	Jul 16 2024 20:37:00	Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402
518357131	EDI: JPMORGANCHASE	Jul 17 2024 00:29:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518393614	+ Email/Text: RASEBN@raslg.com	Jul 16 2024 20:37:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518467521	Email/PDF: resurgentbknotifications@resurgent.com	Jul 16 2024 21:01:04	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jul 16, 2024

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518449372	Email/Text: camanagement@mtb.com		PO Box 10587, Greenville, SC 29603-0587
518357135	Email/Text: camanagement@mtb.com	Jul 16 2024 20:38:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240
518372477	+ EDI: NFCU.COM	Jul 16 2024 20:38:00	M&T Bank, PO Box 62182, Baltimore, MD 21264-2182
518357136	+ EDI: NFCU.COM	Jul 17 2024 00:29:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
518416610	EDI: Q3G.COM	Jul 17 2024 00:29:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
518357137	EDI: TDBANKNORTH.COM	Jul 17 2024 00:29:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
518394240	^ MEBN	Jul 17 2024 00:29:00	TD Bank N.A., 70 Gray Road, Portland, ME 04105
518357138	+ EDI: WFFC2	Jul 16 2024 20:40:49	TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
518462632	EDI: WFFC2	Jul 17 2024 00:29:00	WF Bank, NA, PO Box 14517, Des Moines, IA 50306-3517
		Jul 17 2024 00:29:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court; Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
David Nigro	on behalf of Debtor Douglas W. Meade jenkins.clayman@verizon.net

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User: admin

Page 3 of 3

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David Nigro

on behalf of Joint Debtor Suzanne E. Meade jenkins.clayman@verizon.net

Denise E. Carlon

on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jeffrey E. Jenkins

on behalf of Joint Debtor Suzanne E. Meade mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net

Jeffrey E. Jenkins

on behalf of Debtor Douglas W. Meade mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraige cf@gmail.com

Joseph Gunnar Devine, Jr

on behalf of Creditor M&T Bank jdevine@gottliebandgreenspan.com ecf@tmppllc.com

Phillip Andrew Raymond

on behalf of Creditor M&T Bank phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Ford Motor Credit Company LLC wcraig@egalawfirm.com
mortoncraige cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 13